

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Victoria Ann Clark
Debtor

Case No. 17-02000-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: MMchugh
Form ID: 309A

Page 1 of 3
Total Noticed: 120

Date Rcvd: Nov 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2018.

db +Victoria Ann Clark, 3106 Braeburn Lane, Harrisburg, PA 17110-9101
aty +Dorothy L Mott, Mott & Gendron Law, 125 State Street, Harrisburg, PA 17101-1025
aty +James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
tr +Lawrence G. Frank (Trustee), 100 Aspen Drive, Dillsburg, PA 17019-9621
5127109 ADVENTIST BOOK CENTER, 34 SAWYER STREET, PO BOX 848, SOUTH LANCASTER, MA 01561-0848
4921096 +ALPAT CO, 40070 CANE AVE, STE 400, SLIDELL, LA 70461-3757
4921097 +AMERICAN RETIREMENT LIFE INSURANCE CO, PO BOX 26580, AUSTIN, TX 78755-0580
5127110 +AQUA SPECIALISTS INC, PO BOX 123, MECHANICSBURG, PA 17055-0123
4921098 +ARCADIA RECOVERY BUREAU, PO BOX 6768, WYOMISSING, PA 19610-0768
5127111 +BENUCK & RAINEY INC, 25 CONCERD ROAD, LEE, NH 03861-6659
4921100 +BLUE MOUNTAIN ACADEMY, 2363 MOUNTAIN ROAD, HAMBURG, PA 19526-8745
4921101 +BSG FINANCIAL LLC, 310 W LIBERTY STREET, LOUISVILLE, KY 40202-3020
4921102 +BUREAU OF ACCOUNT MGMT, 3607 ROSEMONT AVE STE 502, PO BOX 8875, CAMP HILL, PA 17001-8875
4921103 +CALCAGNO & ROSSI, 2025 TECHNOLOGY PKWY, STE 304, MECHANICSBURG, PA 17050-9402
4921104 +CALDWELL & KEARNS, 3631 NORTH FRONT STREET, HARRISBURG, PA 17110-1500
4921105 +CARLISLE REGIONAL MED CTR, 361 ALEXANDER SPRING ROAD, CARLISLE, PA 17015-3661
4921108 +CCB/BOSCOV, BANKRUPTCY NOTICES, PO BOX 183043, COLUMBUS, OH 43218-3043
4921109 +CENTERS FOR MEDICARE AND MEDICAID SERVIC, 7500 SECURITY BLVD, BALTIMORE, MD 21244-1850
4921110 +CENTRAL PA REHAB, 689 YORKTOWN RD, LEWISBERRY, PA 17339-9258
4921112 +CITY OF HARRISBURG, BUR OF OPERATIONS & REVENUE, 10 NORTH SECOND STREET,
HARRISBURG, PA 17101-1677
4921114 +COLONIAL PARK ANIMAL CLINIC, 4905 JONESTOWN ROAD, HARRISBURG, PA 17109-1704
4921115 +COMCAST CABLE (BK Notices), 676 ISLAND POND ROAD, MANCHESTER, NH 03109-4840
4921117 +COMPUTER CREDIT, INC, CLAIM DEPT 083307, 640 W FOURTH STREET, PO BOX 5238,
WINSTON SALEM, NC 27113-5238
5127113 +CUMBERLAND GOODWILL FIRE RESCUE, BILLING OFFICE, PO BOX 726,
NEW CUMBERLAND, PA 17070-0726
4921121 +DAUPHIN COUNTY TAX CLAIM, 2 SOUTH 2ND STREET, HARRISBURG, PA 17101-2047
4921123 +DIVERSIFIED CONSULTANTS, INC, PO BOX 1391, SOUTHGATE, MI 48195-0391
4921124 +FAMILY PRACTICE CENTER, PC, 7 DOCK HILL ROAD, MIDDLEBURG, PA 17842-8910
4921125 +GEISNER HOLY SPIRIT HOSPITAL, 503 N 21ST STREET, CAMP HILL, PA 17011-2288
4921126 +GOODALL POOLS & SPAS, 3607 HARTZDALE DRIVE, CAMP HILL, PA 17011-7218
4921127 +HAMILTON LAW GROUP, TROXBELL PROFESSIONAL PLZ, PO BOX 90301, ALLENTOWN, PA 18109-0301
4921128 +HARRISBURG ENDOSCOPY, 4760 UNION DEPOSIT RD, HARRISBURG, PA 17111-3744
4921129 +HARRISBURG FOOT & ANKLE, 4033 LINGLESTOWN RD, STE 1, HARRISBURG, PA 17112-1153
4921130 +HARRISBURG GASTROENTEROLOGY, 4760 UNION DEPOSIT ROAD, HARRISBURG, PA 17111-3744
4921131 +HGTV MAGAZINE, PO BOX 6093, HARLAN, IA 51593-1593
4921132 +INFINITY INSURANCE COMPANIES, PO BOX 2153, BIRMINGHAM, AL 35287-0002
4921134 +JP HARRIS ASSOCIATES LLC, MUNICIPAL TAX ACCOUNTS, PO BOX 226,
MECHANICSBURG, PA 17055-0226
4921136 +MCCABE WEISBERG & CONWAY PC, ATTN: MARGARET GAIRO, 123 SOUTH BROAD ST, STE 1400,
PHILADELPHIA PA 19109-1060
4921138 +MEDICARE PREMIUM COLLECTION CENTER, PO BOX 790355, SAINT LOUIS, MO 63179-0355
4921140 +MODERN RECOVERY SOLUTIONS, PO BOX 500, NEWMANSTOWN, PA 17073-0500
4921141 +MRS BPO LLC, 1930 OLNEY AVENUE, CHERRY HILL, NJ 08003-2016
4921137 +McCLURE LAW OFFICE, PO BOX 65, MIDDLETOWN, PA 17057-0065
4921143 +NATIONWIDE CREDIT INC, PO BOX 26314, LEHIGH VALLEY, PA 18002-6314
4921144 +NCFCU, PO BOX 658, NEW CUMBERLAND, PA 17070-0658
4921145 +NEW JERSEY TURNPIKE AUTHORITY, ADMIN BLDG - 581 MAIN STREET, PO BOX 5042,
WOODBIDGE, NJ 07095-5042
4921146 +NORTH SHORE AGENCY CORRESPONDENCE, PO BOX 9221, OLD BETHPAGE, NY 11804-9021
4929476 +New Cumberland Federal Credit Union, PO Box 658, New Cumberland PA 17070-0658
4921147 +OIP, 3399 TRINDLE ROAD, CAMP HILL, PA 17011-2286
4921148 +ORECK DIRECT LLC, 1400 SALEM ROAD, COOKEVILLE, TN 38506-6221
4921149 +PATHOLOGY ASSOC OF CEN PA, 4520 UNION DEPOSIT ROAD, HARRISBURG, PA 17111-2910
4921150 +PATIENT FIRST, 5000 COX ROAD, STE 100, GLEN ALLEN, VA 23060-9263
4921152 +PENN WASTE INC, PO BOX 3066, 85 BRICKYARD ROAD, YORK, PA 17402-0066
5127114 +PENNSYLVANIA EYE ASSOC, 4100 LINGLESTOWN ROAD, HARRISBURG, PA 17112-1071
5127115 +PENNSYLVANIA TURNPIKE COMMISSION, VIOLATION PROCESSING CENTER, 8000C DERRY ST,
HARRISBURG, PA 17111-5287
4921153 +PINNACLE CARDIOLOGY, 1000 N FRONT STREET, STE 200, WORMLEYSBURG, PA 17043-1044
4921154 +PINNACLE HEALTH EMERGENCY, 6880 W SNOWVILLE ROAD, SUITE 210, BRECKSVILLE, OH 44141-3255
4921157 +PPL ELECTRIC UTILITIES, ATTN: BANKRUPTCY DEPT, 827 HAUSMAN ROAD, ALLENTOWN PA 18104-9392
4921158 +PROFESSIONAL ACCOUNT SERVICES, 7100 COMMERCE WAY, STE 100, BRENTWOOD, TN 37027-6935
4921159 +PROGRESSIVE INSURANCE, 5165 CHAMPUS DR, STE 100, PLYMOUTH MEETING, PA 19462-1639
4921162 +QUEST DIAGNOSTICS, C/O PATIENT BANKRUPTCY SERVICES, PO BOX 740775,
CINCINNATI, OH 45274-0775
4921164 +QVC EASY PAY, STUDIO PARK, WEST CHESTER, PA 19380
4921166 +REAM, CARR, MARKEY & WHOLOSHIN, LLP, 119 E MARKET STREET, YORK, PA 17401-1221
4921168 +REVENUE COLLECT, PO BOX 2103, MECHANICSBURG, PA 17055-2103
4921169 +RIVERSIDE ANES ASSOC LTD, 1 RUTHERFORD RD, STE 101, HARRISBURG, PA 17109-4540
4921172 +SILLIKER & REINHOLD, MARK T SILLIKER, ESQUIRE, 5922 LINGLESTOWN ROAD,
HARRISBURG PA 17112-1149
4921173 +SILVERS FAMILY DENTAL CARE, 4392 STURBRIDGE DR, STE 100, HARRISBURG, PA 17110-3674

4921174 +SIT N CYCLE, PO BOX 5018, WALLINGFORD, CT 06492-7518
 4921175 +SKO BRENNER AMERICAN, 40 DANIEL ST, PO BOX 230, FARMINGDALE, NY 11735-0230
 4921178 +SUEZ WATER PENNSYLVANIA, CUSTOMER SERVICE CENTER, 8189 ADAMS DRIVE,
 HUMMELSTOWN, PA 17036-8625
 4921179 +SUNDANCE VACATIONS, 264 Highland Park Blvd., Wilkes Barre, PA 18702-6768
 4921180 SUNRISE CREDIT SERVICES, 260 AIRPORT PLAZA, PO BOX 9100, FARMINGDALE, NY 11735-9100
 4921181 SUSQUEHANNA TWP AUTH, 1900 LINGLESTOWN RD, HARRISBURG, PA 17110-3301
 4921182 +SUSQUEHANNA TWP EMS, PO BOX 98, ENOLA, PA 17025-0098
 4960955 +Susquehanna Township Authority, 1900 Linglestown Road, Harrisburg, PA 17110-3301
 4921185 +TRI-STATE FINANCIAL, PO BOX 2520, WILKES BARRE, PA 18703-0018
 4921186 +TRISTAN RADIOLOGY SPECIALISTS PC, 4520 UNION DEPOSIT RD, HARRISBURG, PA 17111-2910
 4921187 +TRUGREEN 5840, 1000 KREIDER DR STE 100, MIDDLETOWN, PA 17057-3113
 4921188 +UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL,
 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
 4921189 +UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR,
 HARRISBURG, PA 17121-0751
 4921192 +VERIZON CMR CLAIMS DEPT, MAIL CORRESPONDENCE, PO BOX 60553, OKLAHOMA CITY, OK 73146-0553
 4921194 +WEST ASSET MANAGEMENT, 7171 MERCY RD STE 100, OMAHA NE 68106-2636
 5127116 +WESTGATE RESORTS, 5601 WINDHOVER DRIVE, ORLANDO, FL 32819-7936
 4921195 +WHYNOT LEASING, LLC, D/B/A WHYNOT LEASE IT, 1750 ELM STREET STE 1200,
 MANCHESTER, NH 03104-2907
 5127117 +WILLIAMSBURG PLANTATION RESORT, 4870 LONGHILL ROAD, WILLIAMSBURG, VA 23188-1571
 4921196 +WINDHAM PROFESSIONALS, PO BOX 1048, 380 MAIN STREET, SALEM, NH 03079-2412

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: karagendronecf@gmail.com Nov 20 2018 19:18:50 Kara Katherine Gendron,
 Mott & Gendron Law, 125 State Street, Harrisburg, PA 17101
 ust +E-mail/Text: USTPRegion03.HA.ECF@USDJOJ.GOV Nov 20 2018 19:19:21 United States Trustee,
 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
 4921095 EDI: AFNIRECOVERY.COM Nov 21 2018 02:16:00 AFNI INC, 404 BROCK DRIVE, PO BOX 3097,
 BLOOMINGTON, IL 61702-3097
 4921099 +E-mail/Text: EBN_Greensburg@Receivemorermp.com Nov 20 2018 19:19:57 BERKS CREDIT & COLL,
 900 CORPORATE DRIVE, READING, PA 19605-3340
 4921106 +E-mail/Text: tammy@reducecar.com Nov 20 2018 19:19:49 CB SERVICES, PO BOX 4127,
 FORT WALTON BEACH, FL 32549-4127
 4921107 EDI: WFNNB.COM Nov 21 2018 02:18:00 CB/BON, BK NOTICES, PO BOX 182125,
 COLUMBUS, OH 43218-2125
 4921111 +E-mail/Text: dehartstaff@pamd13trustee.com Nov 20 2018 19:19:39 CHARLES J DEHART, III, ESQ.,
 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036-8625
 4921113 +E-mail/Text: tammy@reducecar.com Nov 20 2018 19:19:49 COLLBURFTWB, PO BOX 4127,
 FORT WALTON BEACH, FL 32549-4127
 4921116 E-mail/Text: RVSVCBICNOTICE@state.pa.us Nov 20 2018 19:19:19 COMM OF PA DEPT OF REVENUE,
 BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
 5127112 +EDI: CONVERGENT.COM Nov 21 2018 02:13:00 CONVERGENT OUTSOURCING INC, 800 SW 39TH STREET,
 PO BOX 9004, RENTON, WA 98057-9004
 4921119 +EDI: CCS.COM Nov 21 2018 02:15:00 CREDIT COLLECTION SERVICES, TWO WELLS AVE,
 NEWTON, MA 02459-3246
 4921120 EDI: RCSFNBMARIN.COM Nov 21 2018 02:17:00 CREDITONE BANK,
 CUSTOMER BILLING AND CORRESPONDENCE, PO BOX 98873, LAS VEGAS, NV 89193-8873
 4921122 EDI: DIRECTV.COM Nov 21 2018 02:13:00 DIRECTV CUSTOMER SERVICE (p), BANKRUPTCY CLAIMS,
 PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550
 4921133 EDI: IRS.COM Nov 21 2018 02:19:00 INTERNAL REVENUE SERVICE - CIO, PO BOX 7346,
 PHILADELPHIA, PA 19101-7346
 4944629 EDI: RESURGENT.COM Nov 21 2018 02:18:00 LVNV Funding, LLC its successors and assigns as,
 assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 4921139 +EDI: MID8.COM Nov 21 2018 02:17:00 MIDLAND FUNDING LLC, 8875 AERO DRIVE SUITE 200,
 SAN DIEGO, CA 92123-2255
 4921142 +E-mail/Text: Bankruptcies@nragroup.com Nov 20 2018 19:19:53 NATIONAL RECOVERY AGENCY,
 PO BOX 67015, HARRISBURG PA 17106-7015
 4921155 +E-mail/Text: CDuffy@pinnaclehealth.org Nov 20 2018 19:19:08 PINNACLE HEALTH HOSPITALS,
 PO BOX 2353, HARRISBURG, PA 17105-2353
 4921156 E-mail/Text: margreen@pinnaclehealth.org Nov 20 2018 19:19:46 PINNACLE HEALTH MED SVCS,
 PO BOX 1286, HARRISBURG, PA 17108-1286
 4921160 +E-mail/Text: bankruptcynotices@pch.com Nov 20 2018 19:19:07 PUBLISHERS CLEARING HOUSE,
 101 WINNERS CIRCLE, PORT WASHINGTON, NY 11050-2218
 4933316 +E-mail/Text: colleen.atkinson@rmscollect.com Nov 20 2018 19:19:52
 Patient First c/o Receivables Management Systems, PO Box 8630, Richmond, VA 23226-0630
 4921163 EDI: RMSC.COM Nov 21 2018 02:19:00 QVC, QCARD, PO BOX 530905, ATLANTA, GA 30353-0905
 4957681 EDI: Q3G.COM Nov 21 2018 02:20:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 4921165 +E-mail/Text: bkdepartment@rtresolutions.com Nov 20 2018 19:19:28 REAL TIME RESOLUTIONS INC,
 1349 EMPIRE CENTRAL DR, STE 150, DALLAS, TX 75247-4029
 4921167 +E-mail/Text: colleen.atkinson@rmscollect.com Nov 20 2018 19:19:52
 RECEIVABLES MANAGEMENT SYSTEMS, PO BOX 8630, RICHMOND, VA 23226-0630
 4921170 +EDI: SECONDRound.COM Nov 21 2018 02:15:00 SECOND ROUND SUB, LLC, PO BOX 41955,
 AUSTIN, TX 78704-0033
 4921171 +EDI: WFNNB.COM Nov 21 2018 02:18:00 SHOPNBC, 220 W SCHROCK RD,
 WESTERVILLE, OH 43081-2873

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4921176 EDI: NEXTEL.COM Nov 21 2018 02:16:00 SPRINT, CUSTOMER SERVICE, PO BOX 15955, SHAWNEE MISSION, KS 66285
4921177 +E-mail/Text: jennifer.chacon@spservicing.com Nov 20 2018 19:19:56 SPS, ATTN: BANKRUPTCY DEPT, PO BOX 65250, SALT LAKE CITY, UT 84165-0250
4921183 EDI: AISTMBL.COM Nov 21 2018 02:14:00 T-MOBILE BANKRUPTCY DEPT, PO BOX 37380, ALBUQUERQUE, NM 87176
4921184 +E-mail/Text: bankruptcydepartment@tsico.com Nov 20 2018 19:19:47 TRANSWORLD SYSTEMS INC, 507 Prudential Road, Horsham, PA 19044-2308
4921190 +E-mail/Text: ebn@vantagesourcing.com Nov 20 2018 19:19:37 VANTAGE SOURCING, PO BOX 6786, DOTHAN, AL 36302-6786
4921191 EDI: VERIZONCOMB.COM Nov 21 2018 02:13:00 VERIZON BANKRUPTCY DEPT, 500 TECHNOLOGY DR, STE 550, SAINT CHARLES, MO 63304-2225
4921193 EDI: VERIZONCOMB.COM Nov 21 2018 02:13:00 VERIZON WIRELESS, 500 TECHNOLOGY DR, STE 550, SAINT CHARLES, MO 63304-2225
4942944 +EDI: AIS.COM Nov 21 2018 02:14:00 Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
4972770 +E-mail/Text: jennifer.chacon@spservicing.com Nov 20 2018 19:19:56 Wells Fargo Bank, N.A., as Trustee, ECT, C/O SPS, PO BOX 65250, Salt Lake City, UT 84165-0250

TOTAL: 36

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4921118 CRA COLLECTIONS, Address removed per entry 43
4921135 ###KEYSTONE MOBILILTY, 8118 ADAMS DRIVE, HUMMELSTOWN, PA 17036-8623
4921151 ###PEERLESS CREDIT SERVICES INC, 659 SPRING GARDEN DRIVE, MIDDLETOWN, PA 17057-3033
4921161 ###PULMONARY AND CRITICAL CARE MED ASSOC, 1631 N. FRONT STREET, HARRISBURG, PA 17102-2435
TOTALS: 1, * 0, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 22, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2018 at the address(es) listed below:

Dorothy L Mott on behalf of Debtor 1 Victoria Ann Clark DorieMott@aol.com,
KaraGendronECF@gmail.com;mottgendronlaw@gmail.com;bethsnyderecf@gmail.com
James Warmbrodt on behalf of Creditor Wells Fargo Bank, N.A., as Trustee, on behalf of SASCO Mortgage Loan Trust 2007-MLN1 Mortgage Pass-Through Certificates, Series 2007-MLN1 bkgroup@kmlawgroup.com
Kara Katherine Gendron on behalf of Debtor 1 Victoria Ann Clark karagendronecf@gmail.com, doriemott@aol.com;mottgendronlaw@gmail.com;bethsnyderecf@gmail.com
Lawrence G. Frank (Trustee) lawrencegfrank@gmail.com, PA39@ecfcbis.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Victoria Ann Clark	Social Security number or ITIN	xxx-xx-2645
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Middle District of Pennsylvania	Date case filed in chapter	13 May 13, 2017
Case number:	1:17-bk-02000-HWV	Date case converted to chapter	7 November 8, 2018

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Victoria Ann Clark	
2. All other names used in the last 8 years		
3. Address	3106 Braeburn Lane Harrisburg, PA 17110	
4. Debtor's attorney Name and address	Kara Katherine Gendron Mott & Gendron Law 125 State Street Harrisburg, PA 17101	Contact phone 717 232-6650 Email: karagendronecf@gmail.com
5. Bankruptcy trustee Name and address	Lawrence G. Frank (Trustee) 100 Aspen Drive Dillsburg, PA 17019	Contact phone 717 234-7455 Email: lawrencegfrank@gmail.com

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: November 20, 2018
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 4, 2019 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: Ronald Reagan Federal Building, Trustee Hearing Rm, Rm. 1160, 11th Floor, 228 Walnut Street, Harrisburg, PA 17101
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: March 5, 2019 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	